

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Dennis A. Dolan  
Debtor

Case No. 20-03042-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Feb 08, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 28

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2021:**

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Dennis A. Dolan, 602 Gilbert Street, Scranton, PA 18508-1630  |
| cr       | + Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901           |
| 5366757  | + Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 5366164  | Aspire Visa, PO Box 105555, Atlanta, GA 30348-5555  |
| 5366169  | Continental Finance, PO Box 30311, Tampa, FL 33630-3311   |
| 5366172  | First National Credit Card, PO Box 2496, Omaha, NE 68103-2496   |
| 5366174  | First Savings Credit Card, PO Box 2509, Omaha, NE 68103-2509  |
| 5366175  | Fortiva Credit Card, Payment Processing, PO Box 790156, Saint Louis, MO 63179-0156                    |
| 5366176  | Genesis FS Card Services, PO Box 84059, Columbus, GA 31908-4059                                       |
| 5366177  | Harley-Davidson Credit Corp, Dept. 15129, Palatine, IL 60055-5129                                     |
| 5366179  | + Mariner Finance, 765 Kidder Street, Wilkes Barre, PA 18702-6910                                     |
| 5366183  | Walmart, PO Box 537927, Atlanta, GA 30353-0927  |

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                        | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| cr       | + EDI: AISACG.COM                                 | Feb 08 2021 23:53:00 | Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr       | + EDI: PRA.COM                                    | Feb 08 2021 23:53:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                   |
| 5366162  | EDI: GMACFS.COM                                   | Feb 08 2021 23:53:00 | Ally Financial, PO Box 78234, Phoenix, AZ 85062-8234  |
| 5366163  | EDI: AMEREXPR.COM                                 | Feb 08 2021 23:53:00 | American Express, PO Box 1270, Newark, NJ 07101-1270  |
| 5366165  | + Email/Text: bk@avant.com                        | Feb 08 2021 19:06:00 | Avant, 222 N. LaSalle Street, Ste. 1700, Chicago, IL 60601-1101   |
| 5366166  | + EDI: HFC.COM                                    | Feb 08 2021 23:53:00 | Boscov's, PO Box 30253, Salt Lake City, UT 84130-0253   |
| 5366167  | + EDI: CAPITALONE.COM                             | Feb 08 2021 23:53:00 | Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  |
| 5366168  | + EDI: CITICORP.COM                               | Feb 08 2021 23:53:00 | Citibank, PO Box 6500, Sioux Falls, SD 57117-6500   |
| 5366170  | + Email/PDF: creditonebknofications@resurgent.com | Feb 08 2021 19:15:44 | Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875   |
| 5366171  | EDI: BLUESTEM                                     | Feb 08 2021 23:53:00 | Fingerhut, PO Box 166, Newark, NJ 07101-0166  |
| 5366173  | EDI: AMINFOFP.COM                                 | Feb 08 2021 23:53:00 | First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529   |
| 5366178  | EDI: HY11.COM                                     | Feb 08 2021 23:53:00 | Hyundai Motor Finance, PO Box 650805, Dallas, TX 75265-0805   |

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|         |   |                      |   |
|---------|---|----------------------|---|
| 5366180 | + EDI: PHINGENESIS                          | Feb 08 2021 23:53:00 | Milestone Credit Card, Genesis FS Card Services,<br>PO Box 4477, Beaverton, OR 97076-4401       |
| 5366181 | EDI: AGFINANCE.COM                          | Feb 08 2021 23:53:00 | OneMain Financial, PO Box 183172, Columbus,<br>OH 43218-3172                                    |
| 5366182 | Email/Text: jennifer.chacon@spservicing.com | Feb 08 2021 19:06:00 | Select Portfolio Servicing, Inc., PO Box 65450,<br>Salt Lake City, UT 84165-0450                |
| 5366438 | + EDI: RMSC.COM                             | Feb 08 2021 23:53:00 | Synchrony Bank, c/o PRA Receivables<br>Management, LLC, PO Box 41021, Norfolk, VA<br>23541-1021 |

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2021 at the address(es) listed below:

| Name                    | Email Address   |
|-------------------------|---|
| John J Martin (Trustee) | pa36@ecfbis.com trustee martin@martin-law.net   |
| Mark J. Conway          | on behalf of Debtor 1 Dennis A. Dolan info@mjconwaylaw.com connie@mjconwaylaw.com;mjc@mjconwaylaw.com                                 |
| Rebecca Ann Solarz      | on behalf of Creditor Towd Point Mortgage Trust 2018-1 U.S. Bank National Association, as Indenture Trustee<br>bkgroup@kmlawgroup.com |
| United States Trustee   | ustregion03.ha.ecf@usdoj.gov  |

TOTAL: 4

**Information to identify the case:**

Debtor 1 Dennis A. Dolan  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **5:20-bk-03042-RNO**

Social Security number or ITIN **xxx-xx-2497**  
EIN --

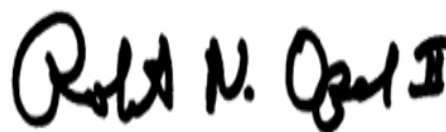
Social Security number or ITIN  
EIN --

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dennis A. Dolan

2/8/21**By the  
court:**

Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**